



Uncertain Times: Navigating a New Era of Eligibility

Webinar | Thursday, June 26 2025



Thanks for joining our webinar!



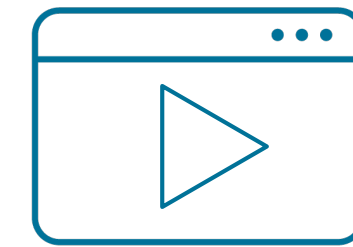
Welcome!

Thank you for joining our webinar. Stay tuned for more from Equifax Government Solutions!



Questions?

Please enter your questions in the chat box on your screen at any point during the presentation.



Recording

This webinar is being recorded. You will receive an email with a link to view the recording in the coming days.

Critical items we'll discuss today:

- Trump administration priorities impacting social services
- Data trends among applicant populations
- How agencies are addressing changes while supporting continuity of benefits
- Simple, secure income verification beyond W-2s



Meet the Panelists



Todd Byrnes

*Solutions Consultant, Equifax;
former Associate Commissioner,
Texas HHSC*

todd.byrnes@equifax.com

[linkedin.com/in/todd-byrnes-706b73251](https://www.linkedin.com/in/todd-byrnes-706b73251)



Ali Appleton

VP, Government Relations, Equifax

ali.appleton@equifax.com

[linkedin.com/in/nalysongabel](https://www.linkedin.com/in/nalysongabel)



Stephanie Cummings

*Sr. Director, Government Analytics,
Equifax*

stephanie.cummings@equifax.com

[linkedin.com/in/stcummings](https://www.linkedin.com/in/stcummings)



Aubrey Nazzaro (Moderator)

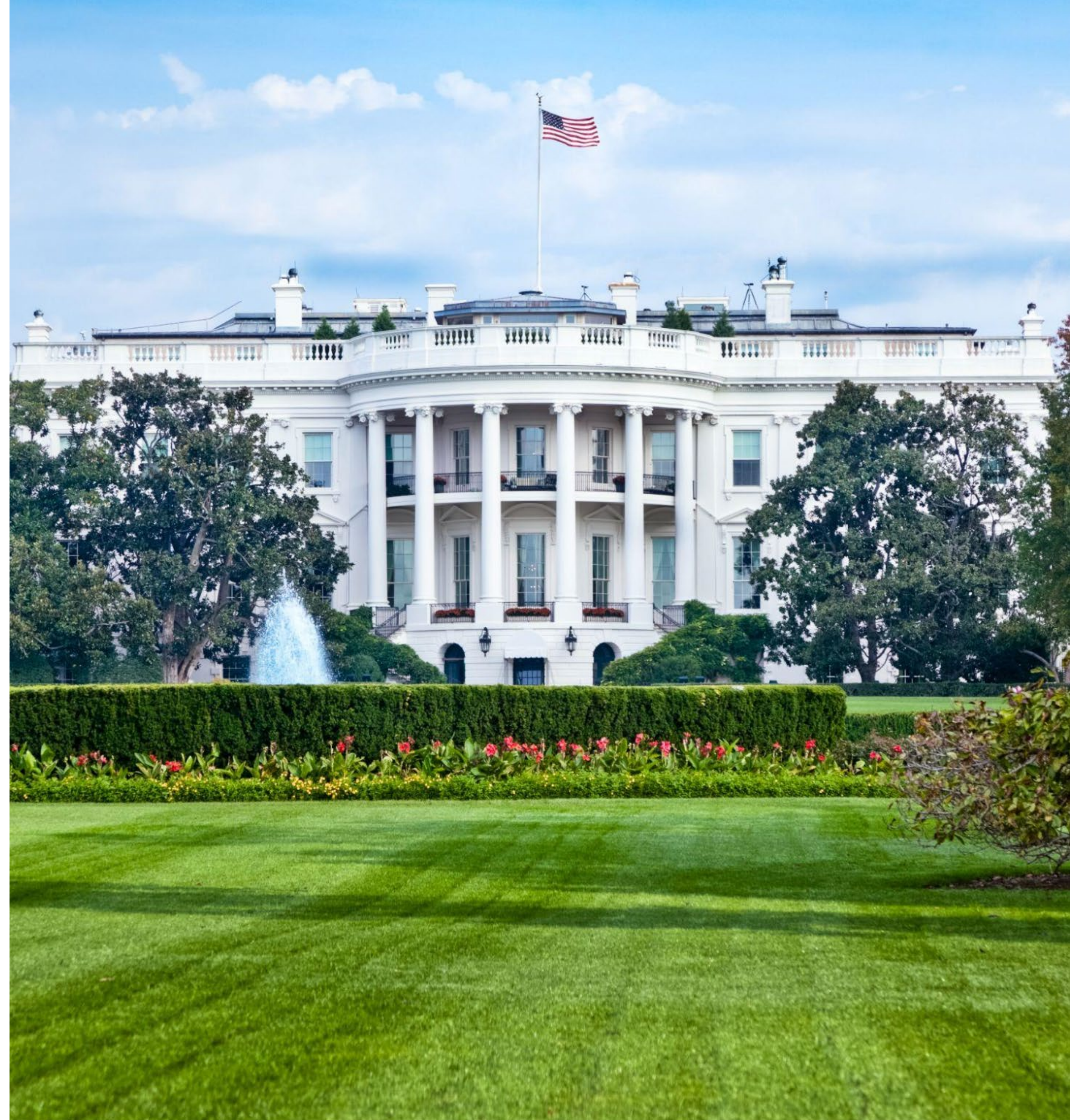
*Director, Portfolio Marketing -
Government, Equifax*

aubrey.nazzaro@equifax.com

[linkedin.com/in/aubnazz](https://www.linkedin.com/in/aubnazz)

Today's Landscape:

I. Trump administration priorities impacting social services



The Trump administration is emphasizing government efficiency and streamlining federal operations, including those related to social programs.

Reconciliation Bill (current draft)

Medicaid Program - Potential Requirements:

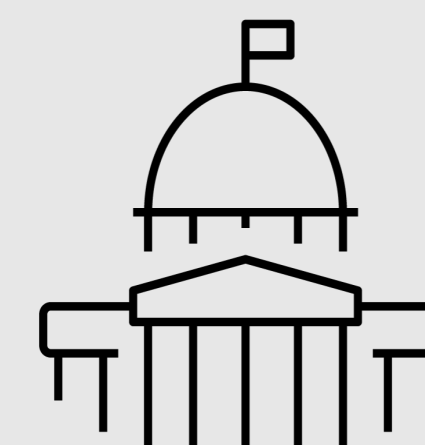
- States to conduct eligibility determinations for expansion adult populations
- Updated work requirements
- Grant funding for implementation and support

SNAP Program - Potential Requirements:

- Increased state accountability
- State cost sharing, based on payment error rate percentage
- Reduction of federal match on SNAP administrative expenses

What are we watching for?

- I. How will the Reconciliation Bill and other bills impact social service programs?
- II. How do states respond?
- III. Are these changes here to stay?



How could these changes be implemented by the administration or Congress?

Here are some examples:

Reconciliation Bill

- The House-passed megabill of Trump's tax cut and spending priorities is making its way through Congress.
- Senate unveiled its version of reconciliation, which - in a surprise - included deeper Medicaid cuts.
- Trying to find more savings without shifting costs to states will be difficult.

Rescissions Package

- Using a maneuver called "pocket rescissions," the Trump Administration could move to make permanent cuts to federal spending without congressional approval.
- This is a way to claw back money already approved by Congress.



Poll 1: Understanding Agency Priorities

Which of the following is the biggest challenge you're facing in administering Social Service Programs?

- **A) Adapting to new work requirements**
- **B) Managing increasing caseloads**
- **C) Verifying non-traditional income**
- **D) Ensuring timely benefit delivery**
- **E) Reducing manual verifications**
- **F) Enhancing program integrity**



Today's Landscape:

- I. Trump administration priorities impacting social services
- I. **Data trends among the applicant populations**



Understanding the Fluctuations in Income and Employment for Benefit Applicants

Based on a 2025 Equifax study:



Income Changes

- 15% experienced an average monthly income decrease of more than 40%.
- 21% experienced an average monthly income increase of more than 40%.



Job Turnover

- 9% changed jobs at least once during the year

Rapid income shifts and job changes can impact benefit eligibility and caseworker demands.

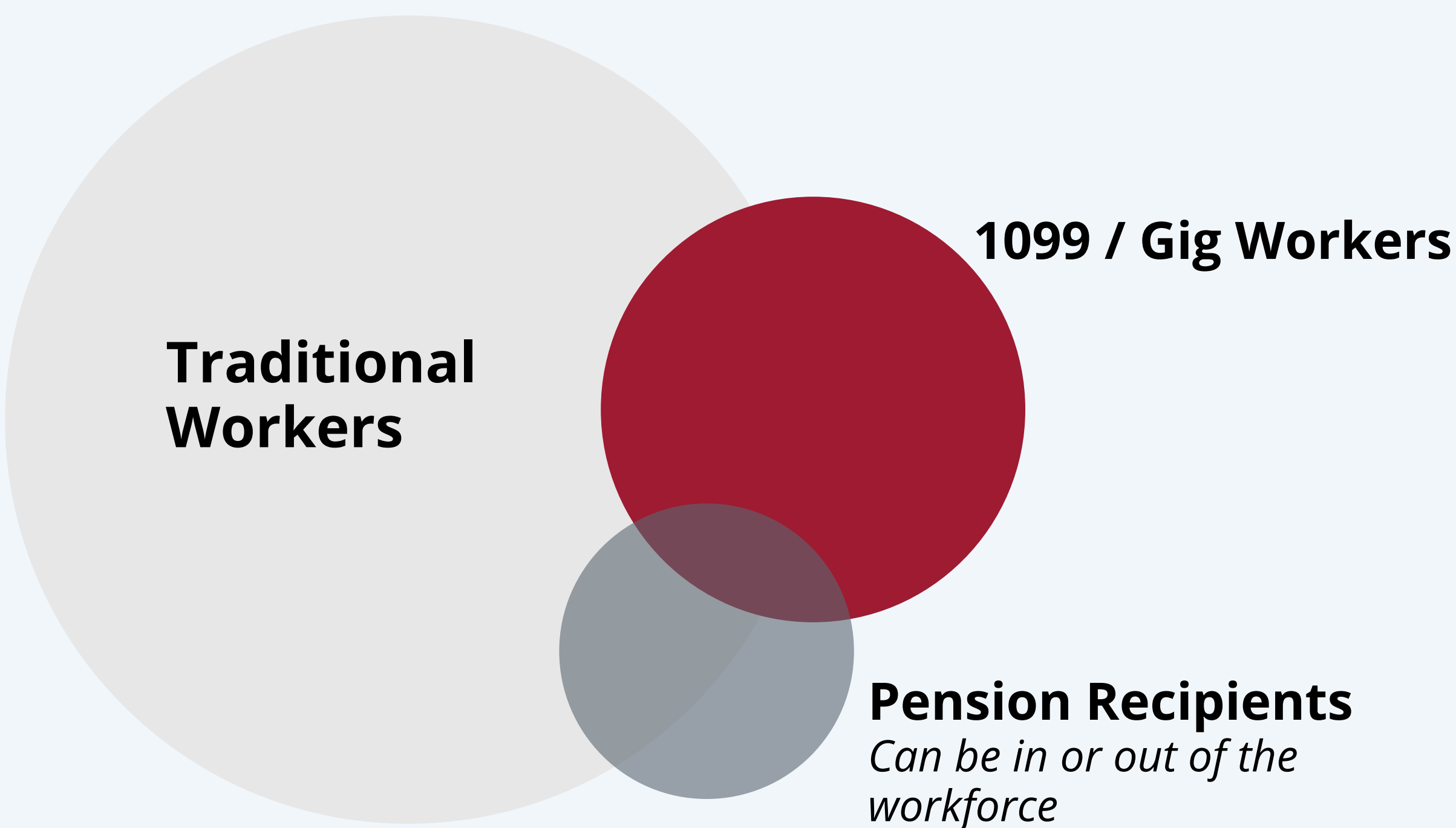
Source: Equifax EWS D&A analysis, 2025.

Emerging Trends in the US Labor Market

1099 and Gig workers are a growing part of the US labor force...

3X Gig economy is growing 3x faster than the total workforce¹

39% of Americans are now working a side job in addition to their full-time job to pay their bills²



Sources: 1. [Gigonomics 2024](#), 2. [The Authority Hacker, 2024](#)

Non W-2 or “Traditional” Workers:

A growing population in need of support

1099 and Gig workers often deal with high touch income verification processes



Household Assistance

15% Gig workers receive public assistance¹

2X More Gig workers use SNAP benefits vs. traditional W-2 service sector²

13% Food delivery workers depend on Supplemental Nutrition Assistance¹



Healthcare Assistance

>25% App-based Gig workers get health insurance through Medicaid³

22% Gig workers say they can't afford health insurance vs. 13% of all workers⁴

3X Underinsured compared to W-2 workers⁵

Sources: 1. [Gig Economy By The Numbers](#) 2. [Economic Policy Institute](#) 3. [Stride Health -1](#) 4. [Stride Health - 2](#) 5. [Gig Worker Learning Project](#)

Poll 2: Current State of Income Verification

How does your agency primarily verify non-traditional income (e.g. Gig workers, self-employed) for benefit applicants today?

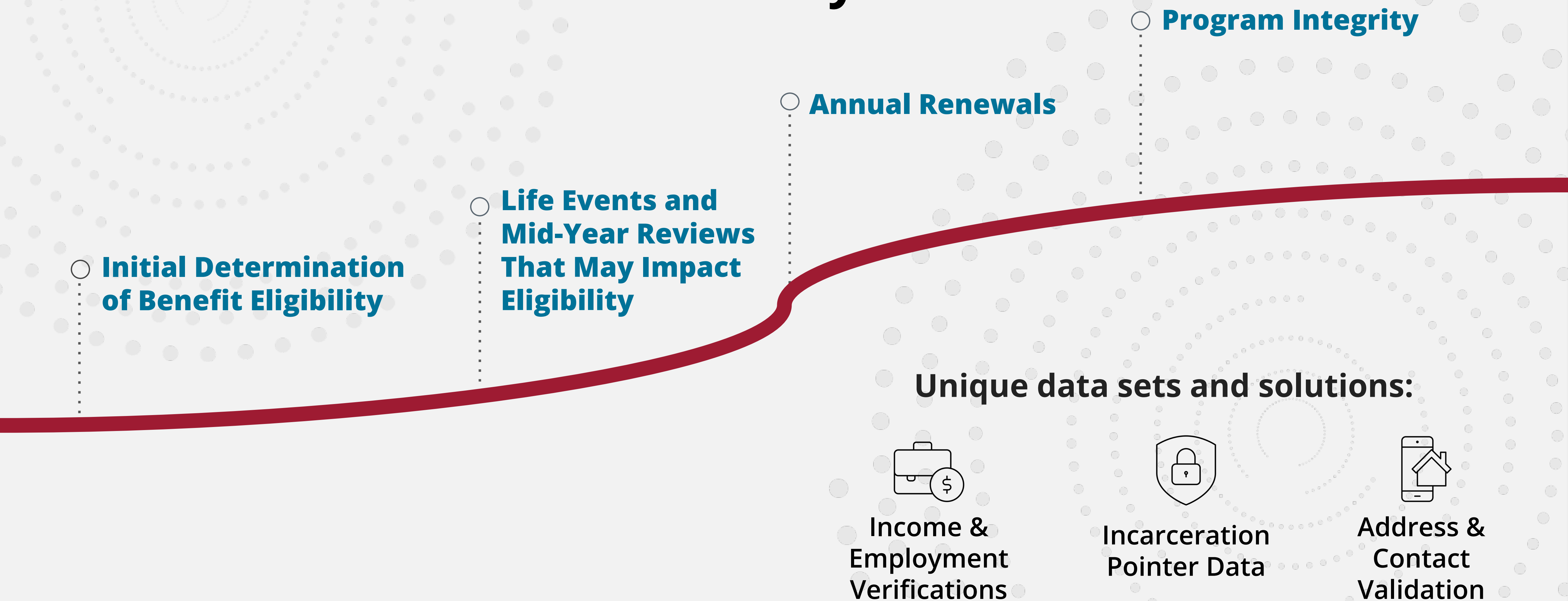
- **A) Applicant self-attestation**
- **B) Applicant provided documents (ledgers, business records, tax forms, etc.)**
- **C) Third-party consumer permissioned databases**
- **D) Third-party consumer-credentialed solutions (e.g. bank-connected data)**

Today's Landscape:

- I. Trump administration priorities impacting social services
- I. Data trends among applicant populations
- I. **Addressing changes while supporting continuity of benefits**



Data insights provide **value throughout** the **Social Service benefit lifecycle**



Transforming the Income Verification Experience

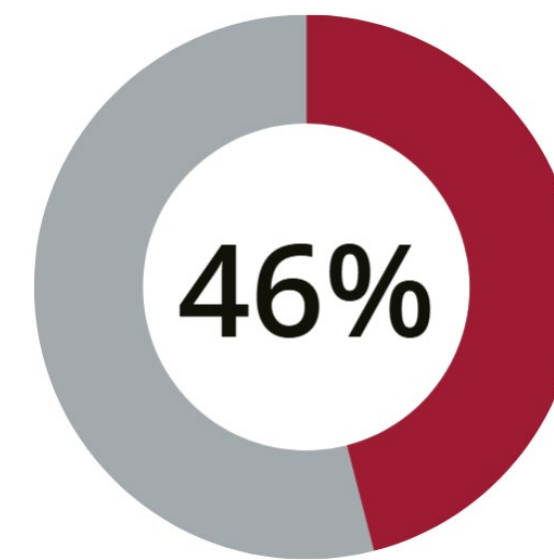
Simple, secure income
verification beyond W-2s



Equifax Study: **Agency Perspective**



7 out of 10 managers within government agencies lack access to records of income earned outside of traditional employment.¹



46% of benefit decision makers noted direct access to **applicant income data as their primary need**.¹

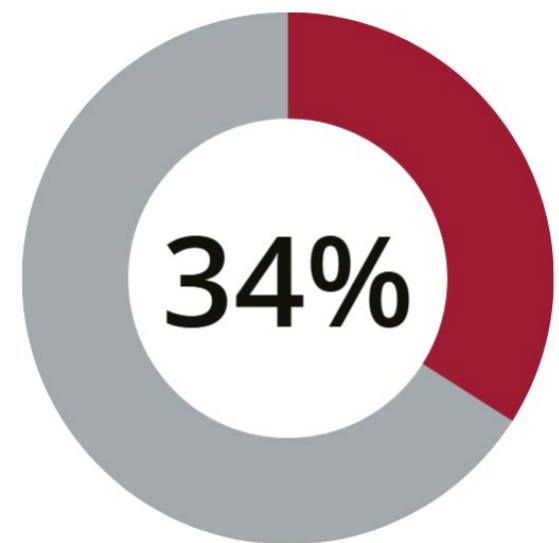
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*We're kind of acting like their accountants sometimes, trying to guide them through itemizing and expense tracking...we're relying a lot on verbal reports from people who often don't know how to track or report income...we're under time constraints — **we're supposed to finish intake interviews in 45 minutes to an hour, but...it can easily take two hours.***

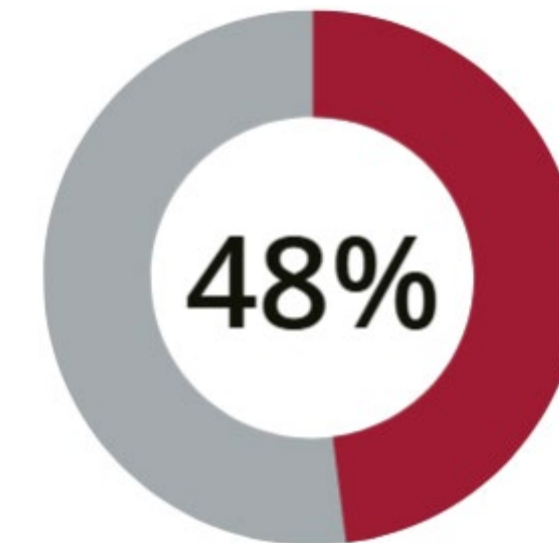
- State Agency Eligibility Specialist

¹ Equifax Study, May 2025.

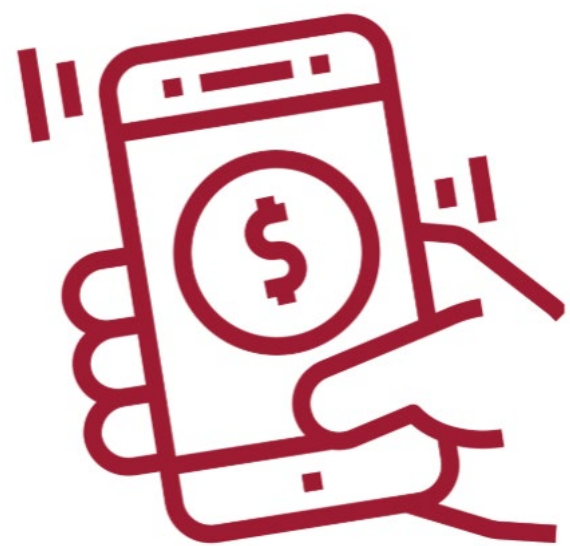
Equifax Study: **Applicant Perspective**



34% of applicants expressed **concerns regarding security and privacy** related to their income information.



48% of applicants say they worry they might make **errors on the application.**¹



87% of applicants surveyed stated they are likely to use a **secure online platform that connects to bank accounts** and simplifies the application process.¹

“*I would love it. It would make applying so much easier. It really gets annoying finding each set of paperwork, getting dates and signatures, having to copy and send originals. **Anything I can do automatically to make the entire process easier and less error prone, I am interested in.***”

- Surveyed Applicant

¹ Equifax Study, May 2025.

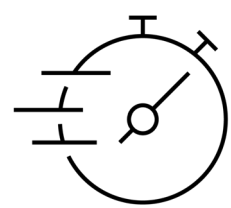
Complete Income™

A more complete financial picture of applicants

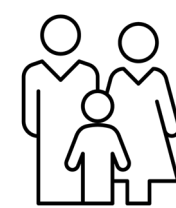
With **Complete Income**, Social Services agencies can verify earned income from W-2 and self-employment, *as well as unearned income and related self-employment expenses* for benefit applicants.

See instant payroll data, bank-connected deposits, and self-reported income and expenses.

- ✓ Access the full power of The Work Number®
- ✓ Applicants can connect to 92%+ of US financial institutions
- ✓ Plus, applicants can manually enter income and expenses



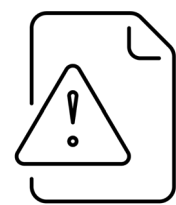
**Improves efficiency,
reduces friction**



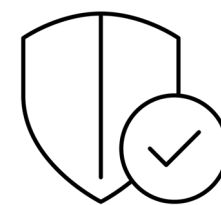
**Addresses vulnerable
populations**



**More comprehensive
income verification**



**Solution regulated
by the FCRA**



**Enhances data
privacy, security**



Actionable insights: How can we better support you?

1. Connect with us for an income and employment data analysis on your benefit population to gauge solution impact
2. Schedule a demo, or beta test the Complete Income solution
3. Set up a 1:1 discovery call with our team to identify potential time and cost savings for your agency



| Questions?



Next Steps



1 SURVEY

Complete the survey through the webinar console

2 CONTACT

Want to talk to someone about your verification needs? Click on the “Want to Get In Touch” button on your webinar console or contact us at:

theworknumber.com/contact



powering the world with *knowledge*™